

Information to identify the case:

Debtor 1 **Debra Lafaye McQueen**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0874**

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

EIN ---

United States Bankruptcy Court **Western District of Virginia**

Case number: **17-61545**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Debra Lafaye McQueen

11/21/17

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of VirginiaIn re:
Debra Lafaye McQueen
DebtorCase No. 17-61545-rbc
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0423-6

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 31

Date Rcvd: Nov 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2017.

db
4471753 +Debra Lafaye McQueen, 3228 Swinging Bridge Road, Brookneal, VA 24528-2561
4471758 +Allied Interstate, LLC, PO Box 361445, Columbus, OH 43236-1445
4471773 +Campbell County General District Court, PO Box 97, Rustburg, VA 24588-0097
4471770 +MRS BPO, LLC, 1930 Olney Ln, Cherry Hill, NJ 08003-2016
+Margaret C. Valois, James River Legal Associates, 7601 Timberlake Road,
Lynchburg, VA 24502-2324
4471774 +Northland Group, Inc, PO Box 390846, Minneapolis, MN 55439-0846
4471775 +Scott & Associates, PC, Kristan M. Pettiford, PO Box 62999, Virginia Beach, VA 23466-2999
4471779 +Target/ TD Bank USA, N.A., 1701 Route 70 East, Cherry Hill, NJ 08003-2390
4471780 +The Bureaus, 650 Dundee Rd., Ste. 370, Northbrook, IL 60062-2757
4471782 Verizon, PO Box 5029, Wallingford, CT 06492-7529

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4471752 +EDI: AFNIRECOVERY.COM Nov 21 2017 21:53:00 Afni, Inc., PO Box 3097,
Bloomington, IL 61702-3097
4471754 EDI: BANKAMER.COM Nov 21 2017 21:53:00 Bank of America, ATTN: Bankruptcy, PO Box 982235,
El Paso, TX 79998
4471757 E-mail/Text: bankruptcy@bbandt.com Nov 21 2017 22:50:43 BB&T, PO Box 1847,
Wilson, NC 27894
4471755 +EDI: CHASE.COM Nov 21 2017 21:53:00 Bank One/ Chase, Attn: Bankruptcy Dept,
PO Box 15298, Wilmington, DE 19850-5298
4471756 EDI: TSYS2.COM Nov 21 2017 21:53:00 Barclay's Bank of Delaware, Card Services,
P.O. Box 8801, Wilmington, DE 19899-8801
4471759 +EDI: CAPITALONE.COM Nov 21 2017 21:53:00 Capital One Bank USA, NA, PO Box 30281,
Salt Lake City, UT 84130-0281
4471760 EDI: RMSC.COM Nov 21 2017 21:53:00 Care Credit/ Synchrony Bank,
Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
4471761 +E-mail/Text: bmg.bankruptcy@centurylink.com Nov 21 2017 22:50:56 CenturyLink, PO Box 1319,
Charlotte, NC 28201-1319
4471762 +EDI: DISCOVER.COM Nov 21 2017 21:53:00 Discover, PO Box 30421,
Salt Lake City, UT 84130-0421
4471763 +EDI: ESSL.COM Nov 21 2017 21:53:00 Dish Network, PO Box 94063, Palatine, IL 60094-4063
4471764 +E-mail/Text: data_processing@fin-rec.com Nov 21 2017 22:50:46
Financial Recovery Services, Inc., Dept 813, PO Box 4115, Concord, CA 94524-4115
4471765 +EDI: BLUESTEM Nov 21 2017 21:53:00 Fingerhut/ Web Bank, PO Box 1250,
Saint Cloud, MN 56395-1250
4471766 +EDI: WFNNB.COM Nov 21 2017 21:53:00 HSN/ Comenity Capital Bank, PO Box 182120,
Columbus, OH 43218-2120
4471767 EDI: IRS.COM Nov 21 2017 21:53:00 Internal Revenue Service, Insolvency Unit,
400 N 8th St No. 76, Richmond, VA 23219
4471769 +EDI: CBSKOHLS.COM Nov 21 2017 21:53:00 Kohls/ Capital One, Attn: Bankruptcy Department,
PO Box 3043, Milwaukee, WI 53201-3043
4471771 +EDI: MID8.COM Nov 21 2017 21:53:00 Midland Credit Management,
2365 Northside Dr., Ste. 300, San Diego, CA 92108-2709
4471772 +EDI: MID8.COM Nov 21 2017 21:53:00 Midland Funding LLC, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
4471776 +E-mail/Text: philadelphia.bnc@ssa.gov Nov 21 2017 22:51:01 Social Security Administration,
Northeastern Program Service Center, 1 Jamaica Center Plaza, Suite 1,
Jamaica, NY 11432-3862
4471777 +EDI: SWCR.COM Nov 21 2017 21:53:00 Southwest Credit, 4120 International Hwy, Ste. 1100,
Carrollton, TX 75007-1958
4471778 +EDI: NEXTEL.COM Nov 21 2017 21:53:00 Sprint, PO Box 3097, Bloomington, IL 61702-3097
4471781 +E-mail/Text: bkr@taxva.com Nov 21 2017 22:51:07 Va Department Of Taxation,
Bankruptcy Unit, P O Box 2156, Richmond, VA 23218-2156

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4471768* +Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0423-6

User: admin
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2017 at the address(es) listed below:

Margaret C. Valois on behalf of Debtor Debra Lafaye McQueen mv@vbclegal.com,
paralegal@vbclegal.com;dfarish@vbclegal.com;mv@vbclegal.com;kthomas@vbclegal.com
Steven L Higgs(443448) trustee@higgslawfirm.com;admin@higgslawfirm.com, VA48@ecfcbis.com
USTrustee USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 3